

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA**

In re: Mark Kesel

Case No. 10-41653

**CHAPTER 11
MONTHLY OPERATING REPORT
(SMALL REAL ESTATE/INDIVIDUAL CASE)**

SUMMARY OF FINANCIAL STATUS

MONTH ENDED: 03/31/11

PETITION DATE: 02/16/10

1. Debtor in possession (or trustee) hereby submits this Monthly Operating Report on the Accrual Basis of accounting (or if checked here the Office of the U.S. Trustee or the Court has approved the Cash Basis of Accounting for the Debtor).
Dollars reported in \$1

2. **Asset and Liability Structure**

- a. Current Assets
b. Total Assets
c. Current Liabilities
d. Total Liabilities

**End of Current
Month**

**End of Prior
Month**

**As of Petition
Filing**

\$39,432
\$2,782,484
\$26,446
\$4,105,366

\$47,355
\$2,795,585
\$25,996
\$4,104,916

\$2,645,342
\$4,083,006

3. **Statement of Cash Receipts & Disbursements for Month**

- a. Total Receipts
b. Total Disbursements
c. Excess (Deficiency) of Receipts Over Disbursements (a - b)
d. Cash Balance Beginning of Month
e. Cash Balance End of Month (c + d)

Current Month

Prior Month

**Cumulative
(Case to Date)**

\$29,949
\$37,872
(\$7,923)
\$26,199
\$18,276

\$23,980
\$21,839
\$2,141
\$24,058
\$26,199

\$326,720
\$321,009
\$5,711
\$237,949
\$243,660

4. **Profit/(Loss) from the Statement of Operations**

5. **Account Receivables (Pre and Post Petition)**

6. **Post-Petition Liabilities**

7. **Past Due Post-Petition Account Payables (over 30 days)**

Current Month

Prior Month

**Cumulative
(Case to Date)**

N/A
\$0
\$26,446
\$0

N/A
\$0
\$25,996
\$0

N/A

At the end of this reporting month:

8. Have any payments been made on pre-petition debt, other than payments in the normal course to secured creditors or lessors? (if yes, attach listing including date of payment, amount of payment and name of payee)
9. Have any payments been made to professionals? (if yes, attach listing including date of payment, amount of payment and name of payee)
10. If the answer is yes to 8 or 9, were all such payments approved by the court?
11. Have any payments been made to officers, insiders, shareholders, relatives? (if yes, attach listing including date of payment, amount and reason for payment, and name of payee)
12. Is the estate insured for replacement cost of assets and for general liability?
13. Are a plan and disclosure statement on file?
14. Was there any post-petition borrowing during this reporting period?

Yes

No

X

X

X

X

X

X

X

15. Check if paid: Post-petition taxes X ;
tax reporting and tax returns: X .

U.S. Trustee Quarterly Fees X ; Check if filing is current for: Post-petition

(Attach explanation, if post-petition taxes or U.S. Trustee Quarterly Fees are not paid current or if post-petition tax reporting and tax return filings are not current.)

I declare under penalty of perjury I have reviewed the above summary and attached financial statements, and after making reasonable inquiry believe these documents are correct.

Date: 4-12-2011

Responsible Individual

Mark Kesel

BALANCE SHEET
(Small Real Estate/Individual Case)
For the Month Ended 03/31/11

Assets		Check if Exemption Claimed on Schedule C	Market Value
Current Assets			
1	Cash and cash equivalents (including bank accts., CDs, etc.)		\$18,276
2	Accounts receivable (net)		
3	Retainer(s) paid to professionals		
4	Other: <u>Retainer to Bankruptcy Attorney</u>		\$21,156
5			
6	Total Current Assets		\$39,432
Long Term Assets (Market Value)			
7	Real Property (residential)		\$859,000
8	Real property (rental or commercial)		\$1,500,000
9	Furniture, Fixtures, and Equipment	X	\$5,225
10	Vehicles	X	\$4,000
11	Partnership interests		
12	Interest in corporations		
13	Stocks and bonds		\$8,738
14	Interests in IRA, Keogh, other retirement plans	X	\$364,689
15	Other: _____		
16	Personal items	X	\$1,400
17	Total Long Term Assets		\$2,743,052
18	Total Assets		\$2,782,484
Liabilities			
Post-Petition Liabilities			
Current Liabilities			
19	Post-petition not delinquent (under 30 days)		
20	Post-petition delinquent other than taxes (over 30 days)		
21	Post-petition delinquent taxes		
22	Accrued professional fees		\$26,446
23	Other: _____		
24			
25	Total Current Liabilities		\$26,446
26	Long-Term Post Petition Debt		
27	Total Post-Petition Liabilities		\$26,446
Pre-Petition Liabilities (allowed amount)			
28	Secured claims (residence)		\$889,373
29	Secured claims (other)		\$1,556,810
30	Priority unsecured claims		\$0
31	General unsecured claims		\$1,632,737
32	Total Pre-Petition Liabilities		\$4,078,920
33	Total Liabilities		\$4,105,366
Equity (Deficit)			
34	Total Equity (Deficit)		(\$1,322,882)
35	Total Liabilities and Equity (Deficit)		\$2,782,484

NOTE:

Indicate the method used to estimate the market value of assets (e.g., appraisals; familiarity with comparable market prices, etc.) and the date the value was determined.

SCHEDULES TO THE BALANCE SHEET

Schedule A Rental Income Information

List the Rental Information Requested Below By Properties (For Rental Properties Only)

	<u>Property 1</u>	<u>Property 2</u>	<u>Property 3</u>
1 Description of Property	1306 MLK Jr Way		
2 Scheduled Gross Rents	\$16,949		
Less:			
3 Vacancy Factor			
4 Free Rent Incentives			
5 Other Adjustments			
6 Total Deductions	\$23,685	\$0	\$0
7 Scheduled Net Rents	(\$6,736)	\$0	\$0
8 Less: Rents Receivable (2)			
9 Scheduled Net Rents Collected (2)	(\$6,736)	\$0	\$0

(2) To be completed by cash basis reporters only.

Schedule B Recapitulation of Funds Held at End of Month

	<u>Account 1</u>	<u>Account 2</u>	<u>Account 3</u>
10 Bank	Wells Fargo Bank	Apt Building (MB)	Other
11 Account No.	9526265245	41317556	
12 Account Purpose	Personal		
13 Balance, End of Month	\$4,127	\$13,524	\$625
14 Total Funds on Hand for all Accounts	\$18,276		

Attach copies of the month end bank statement(s), reconciliation(s), and the check register(s) to the Monthly Operating Report.

STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS

Increase/(Decrease) in Cash and Cash Equivalents

For the Month Ended 03/31/11

Apartment account

		Actual Current Month	Cumulative (Case to Date)
Cash Receipts			
1	Rent/Leases Collected	\$16,861	\$217,871
2	Cash Received from Sales		
3	Interest Received		
4	Borrowings		
5	Funds from Shareholders, Partners, or Other Insiders		
6	Capital Contributions		
7	Laundry Income	\$88	\$1,617
8	Pet Deposit		\$300
9	Security Deposit		\$6,900
10			
11			
12	Total Cash Receipts	\$16,949	\$226,688
Cash Disbursements			
13	Selling		
14	Administrative		\$450
15	Capital Expenditures		
16	Principal Payments on Debt		
17	Interest Paid	\$6,695	\$88,291
	Rent/Lease:		
18	Personal Property		
19	Real Property	\$414	\$5,300
	Amount Paid to Owner(s)/Officer(s)		
20	Salaries		
21	Draws	\$13,000	\$97,380
22	Commissions/Royalties		
23	Expense Reimbursements		
24	Other (Education for daughter)		\$1,000
25	Salaries/Commissions (less employee withholding)		
26	Management Fees (one time fee)		\$1,500
	Taxes:		
27	Employee Withholding		
28	Employer Payroll Taxes		
29	Real Property Taxes		
30	Other Taxes (Business license)	\$2,108	\$7,339
31	Other Cash Outflows:		
32	Utilities	\$1,112	\$8,302
33	Repairs	\$355	\$8,115
34	Office Exp.		\$65
35	Security deposit Returns		\$6,505
36	Misc.		\$549
37	Total Cash Disbursements:	\$23,685	\$224,796
38	Net Increase (Decrease) in Cash	(\$6,736)	\$1,442
39	Cash Balance, Beginning of Period	\$20,260	
40	Cash Balance, End of Period	\$13,524	

STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS

Increase/(Decrease) in Cash and Cash Equivalents

For the Month Ended 03/31/11

Personal account

		Actual Current Month	Cumulative (Case to Date)
Cash Receipts			
1	Rent/Leases Collected		
2	Cash Received from Sales		
3	Interest Received		
4	Borrowings		
5	Funds from Shareholders, Partners, or Other Insiders		
6	Capital Contributions		
7	Draws	\$13,000	\$96,800
8	Transfer from old accounts		\$1,695
9	Rebates		\$1,537
10			
11			
12	Total Cash Receipts	\$13,000	\$100,032
Cash Disbursements			
13	Selling		
14	Administrative		
15	Capital Expenditures		
16	Principal Payments on Debt		
17	Interest Paid (for December 2010 and January 2011)	\$715	\$9,141
	Rent/Lease:		
18	Personal Property		
19	Real Property		
	Amount Paid to Owner(s)/Officer(s)		
20	Salaries		
21	Draws		
22	Commissions/Royalties		
23	Expense Reimbursements		
24	Other		
25	Salaries/Commissions (less employee withholding)		
26	Management Fees		
	Taxes:		
27	Employee Withholding		
28	Employer Payroll Taxes		
29	Real Property Taxes	\$3,539	\$10,479
30	Other Taxes (US Trustee)		\$2,600
31	Other Cash Outflows:		
32	Utilities	\$473	\$4,423
33	Mortgage Payment	\$2,775	\$30,475
34	Insurance	\$1,650	\$7,522
35	Child support	\$750	\$7,850
36	Household exp. (including Car rep. \$738, School \$2,656)	\$4,286	\$20,533
37	Total Cash Disbursements:	\$14,187	\$93,023
38	Net Increase (Decrease) in Cash	(\$1,187)	(\$1,187)
39	Cash Balance, Beginning of Period	\$5,314	\$5,314
40	Cash Balance, End of Period	\$4,127	\$4,127

Apartment account

NEOVISION, LLC
1025 SOLANO AVE
ALBANY CA 94706

30-0
2
12

Transactions restricted by the Unlawful Internet Gambling Enforcement Act of 2006 (UIGEA) are prohibited from being processed through this commercial account. This prohibition is effective as of June 1, 2010.

RELATIONSHIP BUSINESS CHECKING ACCOUNT 41317556

MINIMUM BALANCE	13,524.04	LAST STATEMENT 02/28/11	20,260.34
AVG AVAILABLE BALANCE	20,905.52	2 CREDITS	16,948.61
AVERAGE BALANCE	21,452.25	13 DEBITS	23,684.91
		THIS STATEMENT 03/31/11	13,524.04

DEPOSITS

REF #.....DATE.....AMOUNT	REF #.....DATE.....AMOUNT
03/03 13,960.85	8 03/10 2,987.76

CHECKS

CHECK #..DATE.....AMOUNT	CHECK #..DATE.....AMOUNT	CHECK #..DATE.....AMOUNT
1162*03/08 2,107.95	1167 03/22 413.80	1171 03/18 5,000.00
1164 03/07 46.34	1168 03/14 754.79	1172 03/28 300.00
1165 03/04 4,000.00	1169 03/23 44.96	1173 03/21 55.41
1166 03/10 157.41	1170 03/21 108.92	1174 03/25 4,000.00

(*) INDICATES A GAP IN CHECK NUMBER SEQUENCE

OTHER DEBITS

DESCRIPTION	DATE	AMOUNT
COHEN RECEIPT CASH CONC	03/10	6,695.33

DAILY BALANCE

DATE.....BALANCE	DATE.....BALANCE	DATE.....BALANCE
03/03 34,221.19	03/10 24,201.92	03/22 17,869.00
03/04 30,221.19	03/14 23,447.13	03/23 17,824.04
03/07 30,174.85	03/18 18,447.13	03/25 13,824.04
03/08 28,066.90	03/21 18,282.80	03/28 13,524.04



Mechanics Bank

Commitment That Lasts Generations

NEOVISION, LLC 41317556 Page 2

NEOVISION, LLC
1025 SOLANO AVE
ALBANY, CA 94706

DATE 02/18/2011 1162

PAY TO City of Berkeley \$2,107.95
Two thousand one hundred and 95/100

Mechanics Bank
Lic # 10-2234 NAICS Code 811000 J.V. Tashiro

⑆121102036⑆1162 041-317556⑆

Chk No. 1162 Amt \$2,107.95 Paid 03/08/11

NEOVISION, LLC
1025 SOLANO AVE
ALBANY, CA 94706

DATE 03/03/2011 1164

PAY TO EBMUD \$46.34
Forty six and 34/100

Mechanics Bank
Acct 1761166 J.V. Tashiro

⑆121102036⑆1164 041-317556⑆

Chk No. 1164 Amt \$46.34 Paid 03/07/11

NEOVISION, LLC
1025 SOLANO AVE
ALBANY, CA 94706

DATE 03/03/2011 1165

PAY TO Mark Kesel \$4,000.00
Four thousand and 00/100

Mechanics Bank
Memo Rent March 2011 J.V. Tashiro

⑆121102036⑆1165 041-317556⑆

Chk No. 1165 Amt \$4,000.00 Paid 03/04/11

NEOVISION, LLC
1025 SOLANO AVE
ALBANY, CA 94706

DATE 03/03/2011 1166

PAY TO PG & E \$157.41
One hundred fifty seven and 41/100

Mechanics Bank
Acct 342335778-P J.V. Tashiro

⑆121102036⑆1166 041-317556⑆

Chk No. 1166 Amt \$157.41 Paid 03/10/11

NEOVISION, LLC
1025 SOLANO AVE
ALBANY, CA 94706

DATE 03/10/2011 1167

PAY TO Informetric System \$413.80
Four hundred thirteen and 80/100

Mechanics Bank
Memo Rent March 2011 J.V. Tashiro

⑆121102036⑆1167 041-317556⑆

Chk No. 1167 Amt \$413.80 Paid 03/22/11

NEOVISION, LLC
1025 SOLANO AVE
ALBANY, CA 94706

DATE 03/10/2011 1168

PAY TO City of Berkeley \$754.79
Seven hundred fifty four and 79/100

Mechanics Bank
Acct 174177777, chq 02-07 J.V. Tashiro

⑆121102036⑆1168 041-317556⑆

Chk No. 1168 Amt \$754.79 Paid 03/14/11

NEOVISION, LLC
1025 SOLANO AVE
ALBANY, CA 94706

DATE 03/17/2011 1169

PAY TO PG & E \$44.96
Forty four and 96/100

Mechanics Bank
Acct 697895760-P J.V. Tashiro

⑆121102036⑆1169 041-317556⑆

Chk No. 1169 Amt \$44.96 Paid 03/23/11

NEOVISION, LLC
1025 SOLANO AVE
ALBANY, CA 94706

DATE 03/17/2011 1170

PAY TO AT&T Payment Center \$108.92
One hundred eight and 92/100

Mechanics Bank
Acct 510317643261 J.V. Tashiro

⑆121102036⑆1170 041-317556⑆ ⑆0000010892⑆

Chk No. 1170 Amt \$108.92 Paid 03/21/11

NEOVISION, LLC
1025 SOLANO AVE
ALBANY, CA 94706

DATE 03/17/2011 1171

PAY TO Mark Kesel \$5,000.00
Five thousand and 00/100

Mechanics Bank
Memo Rent March 2011 J.V. Tashiro

⑆121102036⑆1171 041-317556⑆

Chk No. 1171 Amt \$5,000.00 Paid 03/18/11

NEOVISION, LLC
1025 SOLANO AVE
ALBANY, CA 94706

DATE March 24, 2011 1172

PAY TO Jamil Hajj \$300.00
Three hundred and 00/100

Mechanics Bank
Memo Rent March 2011 J.V. Tashiro

⑆121102036⑆1172 041-317556⑆

Chk No. 1172 Amt \$300.00 Paid 03/28/11

For Your Protection: Please examine this statement and report any discrepancy within 30 days

Case: 10-41653 Doc# 77 Filed: 04/15/11 Entered: 04/15/11 11:45:27 Page 7 of 17

NEOVISION, LLC
103 SOLANO AVE
ALBANY, CA 94706

1173

DATE March 18, 2011

PAY TO David Goldfarb \$ 55.41
fifty five & 41/100

Mechanics Bank
Cash on Demand
No. 805-717-4222

MEMO W Taylor

⑆12102036⑆1173 041-317556⑈

Chk No. 1173 Amt \$55.41 Paid 03/21/11

NEOVISION, LLC
103 SOLANO AVE
ALBANY, CA 94706

1174

DATE 03/24/2011

PAY TO Maek Kesel \$ 4,000.00
four thousand and 00/100

Mechanics Bank
Cash on Demand
No. 805-717-4222

MEMO W Taylor

⑆12102036⑆1174 041-317556⑈

Chk No. 1174 Amt \$4,000.00 Paid 03/25/11

PMA® Wells Fargo® PMA Package

MARK KESEL
DEBTOR IN POSSESSION
CH 11 CASE# 10-41653 (NCA)
59 STRATFORD RD
KENSINGTON CA 94707-1241

Personal account

Questions? Please contact us:

Wells Fargo Premier Banking Team™

Available 24 hours a day, 7 days a week

Phone: 1-800-742-4932 , TTY: 1-800-800-4833

Spanish: 1-877-727-2932 , TTY: 1-888-355-6052

Chinese: 1-800-288-2288

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A.

P.O. Box 6995

Portland, OR 97228-6995

March 31, 2011

Total assets:	\$4,227.66
Last month:	\$5,414.75
Change in \$:	\$(1,187.09)
Change in %:	(21.92)%

Total liabilities:	\$198,648.16
Last month:	\$198,650.12
Change in \$:	\$(1.96)
Change in %:	0.00%

PMA Qualifying Balance :	\$202,875.82
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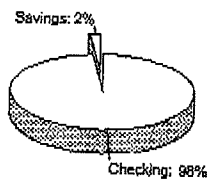
Contents	Page
Overview.....	2
PMA® Prime Checking Account.....	4
Savings.....	7

Overview of your PMA account

Assets

Account (Account Number)	Percent of total	Balance last month (\$)	Balance this month (\$)	Increase/decrease (\$)	Percent change
PMA* Prime Checking Account (9526265245)	98%	5,313.93	4,126.83	(1,187.10)	(22.34)%
Wells Fargo Money Market Savings SM (2527627171)	2%	100.82	100.83	0.01	0.01%
Total assets		\$5,414.75	\$4,227.66	(\$1,187.09)	(21.92)%

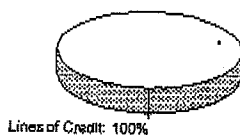
Total asset allocation (by account type)



Liabilities

Account (Account Number)	Percent of total	Outstanding balance last month (\$)	Outstanding balance this month (\$)	Increase/decrease (\$)	Percent change
Smartfit Home Equity LCA (8519200207-1998)	100%	198,650.12	198,648.16	(1.96)	0.00%
Total liabilities		\$198,650.12	\$198,648.16	(\$1.96)	0.00%

Total liability allocation (by account type)



Available credit

The information below may not be current. Be sure to verify the credit available on your accounts when accessing your credit lines.

Account	Approved credit line	Credit used	Credit available
Smartfit Home Equity LCA (8519200207-1998)	200,000.00	198,007.46	0.00
Total available credit	\$200,000.00	\$198,007.46	\$0.00



OVERVIEW OF YOUR PMA ACCOUNT (CONTINUED)

Interest, dividends and other income

The information below should not be used for tax planning purposes.

Account	This month	This year
PMA* Prime Checking Account (9526265245)	0.16	0.48
Wells Fargo Money Market Savings™ (2527627471)	0.01	0.04
Total interest, dividends and other income	\$0.17	\$0.52

Interest expense

Account	This month	This year
Smartfit Home Equity LCA (6519200207-1998)	715.00	1,430.00
Total interest expense	\$715.00	\$1,430.00

The "Overview of your PMA Account" section of your statement is provided for informational and convenience purposes. The Overview shows activity and information from (1) deposit, credit and trust accounts with Wells Fargo Bank, N.A., and (2) brokerage accounts with Wells Fargo Advisors, LLC, HD Vest Investment Services or Wells Fargo Advisors Financial Network, LLC (members SIPC); brokerage accounts are carried and cleared through First Clearing, LLC; (3) Wells Fargo Funds Management, LLC provides investment advisory and administrative services for Wells Fargo Advantage Funds; other affiliates provide subadvisory and other services for the Funds; and (4) insurance products offered through non-bank insurance agency affiliates of Wells Fargo & Company and underwritten by unaffiliated insurance companies.

Please see an important message on the last page of your statement that describes how Wells Fargo posts transactions to your account.

Important Wells Fargo ExpressSend Service Information

We would like to inform you about several recent changes to your Wells Fargo ExpressSend agreement(s) Terms and Conditions Section 10:

Effective immediately

- The maximum aggregate daily transfer limit for account and cash-based service agreements to all remittance network members in Mexico, El Salvador, Guatemala, Honduras, and Argentina is now \$1,500 US dollars per day. The daily transfer limit for FAMSA in Mexico will continue at the Mexican peso equivalent for \$1,000 US dollars per day.
- The maximum combined total daily amount that can be sent from all account and cash-based service agreements to all countries is now \$5,000 US dollars per day.
- The maximum combined total amount that can be sent during any rolling 30-day period from all account and cash-based service agreements is now \$12,500 US dollars.

If you have any questions please call 1-800-556-0605. Thank you for using the ExpressSend service when sending money home.

Speak with a banker about your retirement
Wells Fargo offers solutions and guidance to see you to and through retirement. Talk to one of our bankers to open an IRA, make your annual IRA contribution or roll over to an IRA. A banker will meet with you to look at where you are now, where you want to go, and how to get there.

PMA® Prime Checking Account

Activity summary

Balance on 3/1	5,313.93
Deposits/Additions	13,000.16
Withdrawals/Subtractions	-14,187.26
Balance on 3/31	\$4,126.83

Account number: **9526265245**
MARK KESEL
DEBTOR IN POSSESSION
CH 11 CASE#10-41653 (NCA)

Wells Fargo Bank, N.A., California (Member FDIC)

Questions about your account: **1-800-742-4932**

Worksheet to balance your account and General
Statement Policies can be found towards the
end of this statement.

Overdraft protection

Your account is linked to the following for Overdraft Protection:

- Savings - 2527627471

Interest you've earned

Interest earned this month	\$0.16
Average collected balance this month	\$3,790.05
Annual percentage yield earned	0.05%
Interest paid this year	\$0.48
Total interest paid in 2010	\$1.71

Transaction history

Date	Description	Check No.	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
Beginning balance on 3/1					
3/3	Deposit				5,313.93
3/3	Check		4,000.00		
3/4	Check	3080		750.00	8,563.93
3/4	Check	3082		1,887.50	
3/7	Bank of America Mortgage Mar 11 Xxxxx4921 Kesel M	3083		768.00	5,908.43
3/7	AT&T Telco West 000Payment 030511 03081			2,774.66	
	A51052479443482 11064	A3081		72.11	3,061.66
3/8	Bill Pay Equity On-Line Xxxxxxx2071998 On 03-08				
3/8	Cardmember ServWeb Pymt 110305 462300856537783			715.00	
	Kesel, Mark			384.30	1,962.36
3/15	Allstate Ind CO Checkpymt 110314 3084				
	0400000627500426001007	A3084		979.55	982.81
3/17	Deposit				
3/18	Check		5,000.00		5,982.81
3/21	POSPurchase - 03/19 Mach ID 000000 Big O Tires #8 Richmond	3086		100.12	5,882.69
	CA 7442 00461078825826993 ?McC=5533			737.84	
3/21	Check				
3/21	Cardmember ServWeb Pymt 110318 462300856537783	3085		670.00	
	Kesel, Mark			308.80	
3/21	Check				
3/24	Deposit	3087		55.42	4,110.63
3/25	Check		4,000.00		8,110.63
3/28	AT&T Telco West 000Payment 032611 03090	3089		3,538.52	4,572.11
	A51052479443482 11085	A3090		75.56	4,496.55
3/29	Check				
3/30	Cardmember ServWeb Pymt 110329 462300856537783	3088		225.41	4,271.14
	Kesel, Mark			144.47	4,126.67
3/31	Interest Payment				
			0.16		
Ending balance on 3/31					4,126.83
Totals			\$13,000.16	\$14,187.26	

Key to symbols: ^ **Converted check**: Paper check converted to an electronic format by your payee or designated representative.
Converted checks cannot be returned, copied or imaged.

PMA * PRIME CHECKING ACCOUNT (CONTINUED)

Summary of checks written (checks listed are also displayed in the preceding Transaction history section)

Number	Date	\$ Amount	Number	Date	\$ Amount	Number	Date	\$ Amount
3080	3/3	750.00	3084	3/15	979.55	3088	3/29	225.41
3081	3/7	72.11	3085	3/21	670.00	3089	3/25	3,538.52
3082	3/4	1,887.50	3086	3/18	100.12	3090	3/28	75.56
3083	3/4	768.00	3087	3/21	55.42			

AMENDMENT TO FUNDS AVAILABILITY POLICY

Starting on or about May 9, 2011, and ending on June 22, 2011 (subject to the location of the deposit transaction): We will increase the amount of funds made available to you if a hold is placed against your deposit. If a hold is placed, the first \$200 of the deposit will be available to you on the first Business Day (second Business Day for certain Alaska deposits) after the day of your deposit. We will notify you if a hold is placed against your deposit and when the full amount of your deposit will become available.

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Text Banking is available to all Wells Fargo customers - just sign up at wf.com/text. After you sign up, send a simple text request to 93557 (WELLS) to get your account information, including BAL for current account balances***, ACT for account activity and COM for a list of all text commands.

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**Text and Mobile Banking is free from Wells Fargo, but your mobile carrier's text messaging and web access charges may apply.

***This balance may not reflect all of your transactions, such as checks you have written or debit card transactions that have been approved but not yet submitted for payment by the merchant.

Wells Fargo Money Market Savings SM

Activity summary

Balance on 3/1	100.82
Deposits/Additions	0.01
Withdrawals/Subtractions	- 0.00
Balance on 3/31	\$100.83

Account number: **2527627471****MARK KESEL****DEBTOR IN POSSESSION****CH 11 CASE#10-41653 (NCA)**

Wells Fargo Bank, N.A., California (Member FDIC)

Questions about your account: **1-800-742-4932**Worksheet to balance your account and General
Statement Policies can be found towards the
end of this statement.**Interest you've earned**

Interest earned this month	\$0.01
Average collected balance this month	\$100.82
Annual percentage yield earned	0.12%
Interest paid this year	\$0.04
Total interest paid in 2010	\$0.12

Transaction history

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
	Beginning balance on 3/1			
3/31	Interest Payment	0.01		100.82
	Ending balance on 3/31			100.83
Totals		\$0.01	\$0.00	



Bank of America



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CD 04/04 1 0000 029 12 403 019473 #001 AV 0.335

MARK KESEL
1025 SOLANO AVE
ALBANY CA 94706-1617

**Your Bank of America
Prima Account
Statement**

Statement Period:
February 24 through March 28, 2011

Account Number: 07028-01795

At Your Service
Call: 510.649.6600

Written Inquiries
Bank of America
Albany Branch
PO Box 37176
San Francisco, CA 94137-0176

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☐ **Summary of Your Prima Interest Checking Account**

Beginning Balance on 02/24/11	\$379.63	Number of ATM withdrawals and transfers	0
Ending Balance	\$379.63	Number of purchase transactions	0
OK		Number of 24 Hour Customer Service Calls	
		Self-Service	0
		Assisted	0

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Look for information about changes to your account with this statement.

California

Page 1 of 2



Account Statement

Member No.	Period Ending	Branch ID	Page
11250005	03-31-11	1	1 of 1

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ACCOUNT BALANCES

1	Regular Savings	\$	82.58
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MARK A KESEL
1025 SOLANO AVENUE
ALBANY CA 94706-1617

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Regular Savings				ACCT #1	01-01-11 Thru 03-31-11
Beginning Balance	Deposits	Withdrawals	Ending Balance	YTD Dividends	
\$82.52	\$0.06	\$0.00	\$82.58	\$0.06	

Transaction	Effective Date	Transaction Description	Deposit	Withdrawal	Balance
	01-01	Previous Balance			82.52
	01-31	DIVIDEND	0.02		82.54
	02-28	DIVIDEND	0.02		82.56
	03-31	DIVIDEND	0.02		82.58

ANNUAL PERCENTAGE YIELD EARNED FROM 01-01-11 THRU 01-31-11 WAS 0.29%

ANNUAL PERCENTAGE YIELD EARNED FROM 02-01-11 THRU 02-28-11 WAS 0.32%

ANNUAL PERCENTAGE YIELD EARNED FROM 03-01-11 THRU 03-31-11 WAS 0.29%

Savings Sub-Account Summary

Loan Sub-Account Summary

Account	Description	Balance	Dividend	Account	Description	Balance
1	Regular Savings	82.58	0.06			

YTD Account Summaries

Deposit Account Totals

YTD Dividends \$ 0.06



Bank of America



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E0-2



CD 04/07 1 0000 958 12 319 017154 #001 AV 0.335

MARK KESEL
1025 SOLANO AVE
ALBANY CA 94706-1617

Your Bank of America Prima Account Statement

Statement Period:
March 1 through March 31, 2011

Account Number: 07021-61806

At Your Service
Call: 510.649.8800

Written Inquiries
Bank of America
Albany Branch
PO Box 37176
San Francisco, CA 94137-0176

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☐ Summary of Your Prima Interest Checking Account

Beginning Balance on 03/01/11	\$61.61	Number of ATM withdrawals and transfers	0
Ending Balance	\$61.61	Number of purchase transactions	0
OK.		Number of 24 Hour Customer Service Calls	
		Self-Service	0
		Assisted	0

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Look for information about changes to your account with this statement.

California

Page 1 of 2